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Douglas M. Fisher  
Solomon and Solomon, P.C.  
Five Columbia Circle, Box 15019  
Albany, New York 12212-5019  
Ph :( 518) 456-8100  
Fax: (518) 456-0651  
[dfisher@solomonpc.com](mailto:dfisher@solomonpc.com)  
Attorney for New Jersey Higher Education  
Student Assistance Authority

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

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IN RE:           EDUARD VERNIK AND  
                  OKSANA VERNIK

                  DEBTORS                   CHAPTER 7  
   CASE 14-42417

OKSANA VERNIK

                  PLAINTIFF                   ADV # 14-01223  
AGAINST

SALLIE MAE, INC , LONG ISLAND  
UNIVERSITY , CORNERSTONE EDUCATION  
LOAN SERVICES, NEW JERSEY HIGHER  
EDUCATION STUDENT ASSISTANCE  
AUTHORITY

DEFENDANT

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DEFENDANT NEW JERSEY HIGHER EDUCATION STUDENT ASSISTANCE  
AUTHORITY FIRST SET OF INTERROGATORIES AND DEFENDANT'S FIRST  
REQUEST FOR PRODUCTION OF DOCUMENTS TO PLAINTIFF

Pursuant to the Federal Rules of Civil Procedure, Bankruptcy Rules of Bankruptcy  
Procedure and Local Rules, you are hereby served with written interrogatories and request for

production of documents and are directed to answer the following interrogatories under oath, within thirty (30) days from the date of service hereof.

You are notified that your answers to interrogatories duly executed and sworn to must be entered after the corresponding numbered interrogatory to which the answer is responsive upon the copy that has been served upon you or a reproduction thereof, attaching such additional pages as maybe required for complete answers.

INSTRUCTIONS

A. In answering these interrogatories, you must furnish all requested information, not subject to a valid objection, that is known by, possessed by, or available to you or any of your attorneys, accountants, consultants, representatives, employees, agents, trustees and all others acting on your behalf.

B. If you are unable to answer fully any of these interrogatories, you must answer each item to the fullest extent possible, specifying the reason(s) for your inability to answer the remainder and stating whatever information, knowledge or belief you have concerning the unanswerable portion.

C. Each sub—part of a numbered interrogatory is to be considered a separate interrogatory or request for production for the purpose of answer and objection. You must object separately to each sub—part, and if you object to less than all of the sub—parts of a numbered interrogatory, then you must answer the remaining sub—parts. In addition, if you object to an interrogatory or a sub—part thereof as calling for information which is beyond the scope of discovery (e.g., “not reasonably calculated to lead to the discovery of admissible evidence,” “work product,” “attorney/client privileged,” etc.) you must, nevertheless, answer the interrogatory or sub—part thereof to the extent that it is not objectionable.

D. All of the foregoing interrogatories call for continuous answers and, as such, require timely supplemental answers by you in the event that, prior to final disposition of this action, additional relevant information comes to the attention of, or becomes available to you,

your attorneys, consultants, representatives, agents or any other person acting on your behalf. Without being requested by Defendant, you must also promptly amend any answer when it is discovered to have been incorrect when made or it is discovered to be no longer true and circumstances are such that a failure to amend is in substance a knowing concealment.

E. For each interrogatory and sub—part to each interrogatory, if the information furnished in your answer is not within your personal knowledge, identify each person to whom the information is a matter of personal knowledge, if known.

TO: Rosengela Tineo

The defendant requests that the Plaintiff answer under oath, in accordance with Bankruptcy Procedure Rule 7033, the following interrogatories

INTERROGATORIES

1. In the petition Oksana Vernik's income was listed as disability \$4537.00 per month. In the reaffirmations which were withdrawn they indicate Ms. Vernik has completed her treatment and is now back to work full time. Please state the exact date on which she returned to work.
2. In the petition Oksana Vernik's income was listed as disability \$4537.00 per month. In the reaffirmations which were withdrawn they indicate Ms. Vernik has completed her treatment and is now back to work full time. Please state the name, work location and phone of the employer

3. In the petition Oksana Vernik's income was listed as disability \$4537.00 per month. In the reaffirmations which were withdrawn they indicate Ms. Vernik has completed her treatment and is now back to work full time. Please state Ms. Vernik's full time Gross salary and payroll deductions

Gross Monthly Salary \$ \_\_\_\_\_

Payroll deductions \_\_\_\_\_

Tax, medicare and SSI \_\_\_\_\_

Mandatory contributions for retirement plans \_\_\_\_\_

Voluntary contributions to retirement plans \_\_\_\_\_

Requirement repayments of retirement loans \_\_\_\_\_

Insurance \_\_\_\_\_

Domestic Support Obligations \_\_\_\_\_

Union Dues \_\_\_\_\_

Other Deductions (specify) \_\_\_\_\_

Total deductions \$ \_\_\_\_\_

4. In the petition Edward Vernik's income was listed as \$0 as unemployed. Please state the exact relation of Mr. Vernik to EMV Solutions

5. In the petition Edward Vernik's income was listed as \$0 as unemployed. Please state if Mr. Vernik currently advertises via any online advertisement, physical publication newspaper or ad, flyer, business card or otherwise for his services for EMV Solutions
6. Please state if Mr. Vernik currently advertises via any online advertisement, physical publication newspaper or ad, flyer, business card or otherwise for his services for EMV Solutions the name address and phone contact for each place or publication or web site or otherwise at which the debtor is advertising.
7. Please state the last time Mr. Vernik was employed either self employed or by a third party employer
8. What is the condition of Mr. Vernik's health? If other than good, please explain.
9. Does Mr. Vernik have any physical conditions that limit his employment?
10. If so please explain.

11. Does Mr. Vernik have any mental or medical limitations that would limit his employment?
12. If so please explain.
13. In regard to the legal action listed in the Petition 212 Custom Creations v Eduard Vernik please state the nature of the complaint and amount demanded
14. In regard to the legal action listed in the Petition 212 Custom Creations v Eduard Vernik please state if a counterclaim has been asserted and if so the nature of the counterclaim and amount demanded

15. Please state the highest level of education completed by Mr. Vernik and schools attended.

16. Please State Mr. Vernik's major area of study.

17. Please state in regard to the BMW lease listed on Schedule D the year make and model of the vehicle leased.

18. Please state in regard to the BMW lease listed on Schedule D whether those payments are still being made to BMW.

19. Please state in regard to the BMW lease listed on Schedule D whether a reaffirmation is being signed in accordance with the Petition Statement of Intention.

20. Please state in regard to the BMW lease listed on Schedule D if no payments are being made the date and amount of the last payment.

21. Please state in regard to the BMW lease listed on Schedule D payments are being made the date and amount of the last payment.
22. If payments are not being made, please state if the vehicle has been surrendered. If not please state if it is being surrendered.
23. Please state in regard to the BMW lease listed on Schedule D if payments are being made whether the debtors are receiving income from any outside source including dependents to pay for the vehicle.
24. In regard to the debtor's child who is listed in the petition as age 20, please state his/her exact date of birth.
25. In regard to the debtor's child who is listed in the petition as age 20, please state whether the child is enrolled in any community college, college or trade school

26. If so please state the name of the community college, college or trade school

27. In regard to the debtor's child who is listed in the petition as age 20, please state if the child is not enrolled in any community college, college or trade school whether the child is employed.

28. If so please state the employer name and gross and net wages of the child.

21. Please state the Name, address of each witness to be offered at trial including a brief statement indicating the content and area of testimony of each witness.

Duly sworn to before me this

\_\_\_\_ day of March 2015

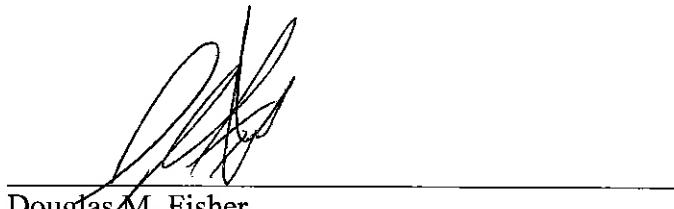
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Oksana Vernik

REQUEST FOR PRODUCTION OF DOCUMENTS

- 1 A List of the Exhibits the Plaintiff intends to use at trial and a copy of all documents that Plaintiff intends to use at trial

Dated: February 25, 2015



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Douglas M. Fisher  
Solomon and Solomon, P.C.  
Five Columbia Circle, Box 15019  
Albany, New York 12212-5019  
Ph :( 518) 456-8100  
Fax: (518) 456-0651  
[dfisher@solomonpc.com](mailto:dfisher@solomonpc.com)  
Attorney for New Jersey Higher Education  
Student Assistance Authority